

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

KUCHAMBI C MYHAND
LORRI D BURTON
Debtor(s)

Case No. 09-20086

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/02/2009.
- 2) The plan was confirmed on 08/24/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/24/2009, 03/29/2010, 02/25/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/04/2010.
- 5) The case was completed on 11/19/2014.
- 6) Number of months from filing to last payment: 66.
- 7) Number of months case was pending: 70.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,200.00.
- 10) Amount of unsecured claims discharged without payment: \$139,723.71.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$36,784.00
Less amount refunded to debtor \$125.73

NET RECEIPTS: \$36,658.27

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,342.56
Court Costs \$0.00
Trustee Expenses & Compensation \$1,763.05
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,105.61

Attorney fees paid and disclosed by debtor: \$157.44

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	285.00	285.20	285.20	28.52	0.00
AMERICAN HONDA FINANCE	Unsecured	799.00	NA	NA	0.00	0.00
AMERICAN HONDA FINANCE CORP	Secured	8,225.00	9,093.81	9,093.81	9,093.81	817.27
ASSET ACCEPTANCE LLC	Unsecured	NA	840.77	840.77	84.08	0.00
CHASE BANK USA	Unsecured	122.00	141.91	141.91	14.19	0.00
CHASE HOME FINANCE LLC	Unsecured	12,353.00	NA	NA	0.00	0.00
CITY OF CHICAGO WATER DEPT	Unsecured	343.19	NA	NA	0.00	0.00
CITY OF CHICAGO WATER DEPT	Secured	343.19	0.00	343.19	343.19	0.00
CITY OF HOMETOWN	Unsecured	NA	NA	NA	0.00	0.00
Discover Bank	Unsecured	8,157.00	8,157.64	8,157.64	815.76	0.00
EAST BAY FUNDING	Unsecured	NA	566.73	566.73	56.67	0.00
EAST BAY FUNDING	Unsecured	5,126.00	5,167.89	5,167.89	516.79	0.00
EAST BAY FUNDING	Unsecured	712.00	752.42	752.42	75.24	0.00
FIRST MARBLEHEAD EDU RESOURC	Unsecured	3,267.00	NA	NA	0.00	0.00
GE MONEY BANK	Unsecured	5,960.00	5,960.27	5,960.27	596.03	0.00
ISAC	Unsecured	NA	43,603.49	43,603.49	4,360.35	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	2,424.37	2,424.37	242.44	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	2,767.00	2,767.44	2,767.44	276.74	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	4,023.00	4,062.79	4,062.79	406.28	0.00
JPMORGAN CHASE BANK NA	Secured	NA	0.00	0.00	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	NA	0.00	549.86	549.86	0.00
JPMORGAN CHASE BANK NA	Unsecured	0.00	12,643.41	12,643.41	1,264.34	0.00
KOHL'S	Unsecured	564.00	564.46	564.46	56.45	0.00
MCSI/RMI	Unsecured	200.00	200.00	200.00	20.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	3,335.00	3,335.04	3,335.04	333.50	0.00
PEOPLES ENERGY	Unsecured	NA	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	400.00	285.11	285.11	28.51	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	5,262.00	5,262.72	5,262.72	526.27	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	4,088.00	4,087.92	4,087.92	408.79	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	5,459.00	5,459.94	5,459.94	545.99	0.00
SALLIE MAE SERVICING CORP	Unsecured	1,538.00	1,563.19	1,563.19	156.32	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SEARS/CBSD	Unsecured	2,573.00	NA	NA	0.00	0.00
SPECIALIZED LOAN SERVICING	Unsecured	9,980.00	NA	NA	0.00	0.00
SPECIALIZED LOAN SERVICING	Secured	NA	7,385.94	8,480.94	8,480.94	0.00
SPECIALIZED LOAN SERVICING	Secured	150,000.00	159,479.55	166,865.49	0.00	0.00
UNITED GUARANTY COMMERCIAL I	Unsecured	NA	6,138.94	6,138.94	613.89	0.00
Vanda LLC	Unsecured	7,973.00	7,973.74	7,973.74	797.37	0.00
WASHINGTON MUTUAL BANK	Unsecured	NA	NA	NA	0.00	0.00
WORLD FINANCIAL NETWORK NAT	Unsecured	430.00	430.72	430.72	43.07	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$166,865.49	\$0.00	\$0.00
Mortgage Arrearage	\$9,030.80	\$9,030.80	\$0.00
Debt Secured by Vehicle	\$9,093.81	\$9,093.81	\$817.27
All Other Secured	\$343.19	\$343.19	\$0.00
TOTAL SECURED:	\$185,333.29	\$18,467.80	\$817.27
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$122,676.11	\$12,267.59	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,105.61</u>
Disbursements to Creditors	<u>\$31,552.66</u>
TOTAL DISBURSEMENTS :	<u>\$36,658.27</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/18/2015

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.